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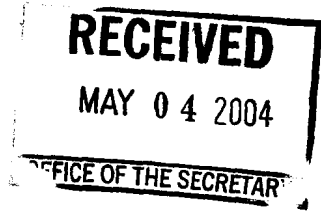
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April 29, 2004

Mr. Jonathan G. Katz, Secretary  
Securities and Exchange Commission  
450 Fifth Street, NW  
Washington, DC 20549-0609



RE: File # S7-09-04

Dear Sirs,

I am a qualified professional in the financial services business. I am aware of issues associated with wrong doing by some people in the mutual funds industry. Theses issues have led to a recommendation of **eliminating 12b-1 fees** for securities agents such as me.

I urge you **stop the effort to eliminate 12b-1 fees**. This is an important stream of income to my personal book of business and this would work a severe hardship on my income.

The "history" of this fee is for the on going service relationship between myself as an agent and my clients, who continually need follow up services, and encouragement for the insights necessary with "risk" and "changes" in the investment markets from time to time.

**Eliminating these fees would to harm to my clients, and the overall markets.** As this on line "hand holding" of clients creates stability for the markets in general.

Thank you for your attention to my letter.

Sincerely,

Robert Lannan CLU, ChFC  
Enclosed: three copies of this letter

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